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2164.  
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# TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

4

Application Number

09/991,364

Filing Date

November 15, 2001

First Named Inventor

Allen-Rouman, Terry

Art Unit

2164

Examiner Name

Unassigned

Attorney Docket Number

020375-002730US

## ENCLOSURES (Check all that apply)

☐ Fee Transmittal Form

☐ Fee Attached

☐ Amendment / Reply

☐ After Final

☐ Affidavits/declaration(s)

☐ Extension of Time Request

☐ Express Abandonment Request

☒ Supplemental Information  
Disclosure Statement

☐ Certified Copy of Priority  
Document(s)

☐ Response to Missing Parts/  
Incomplete Application

☐ Response to Missing Parts  
under 37 CFR 1.52 or 1.53

☐ Drawing(s)

☐ Licensing-related Papers

☐ Petition

☐ Petition to Convert to a  
Provisional Application

☐ Power of Attorney, Revocation  
Change of Correspondence Address

☐ Terminal Disclaimer

☐ Request for Refund

☐ CD, Number of CD(s)

☐ After Allowance Communication to  
Group

☐ Appeal Communication to Board of  
Appeals and Interferences

☐ Appeal Communication to Group  
(Appeal Notice, Brief, Reply Brief)

☐ Proprietary Information

☐ Status Letter

☒ Other Enclosure(s)  
(please identify below):

Return Postcard

Cited References:  
(1-US Patent; 1-Foreign;  
3-Other Documents)

Remarks

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## SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

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Firm  
or  
Individual

Townsend and Townsend and Crew LLP

Thomas D. Franklin

Reg. No. 43,616

Signature

Date

March 14, 2003

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Cindy Bennett

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March 14, 2003

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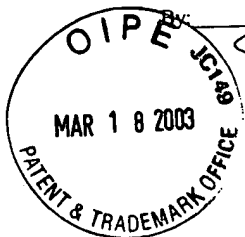
PATENT  
Attorney Docket No.: 020375-002730US

Assistant Commissioner for Patents  
Washington, D.C. 20231

On March 14, 2003

TOWNSEND and TOWNSEND and CREW LLP

By: Cindy Bennett



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Terry Allen-Rouman, *et al.*

Application No.: 09/991,364

Filed: November 15, 2001

For: ONLINE INCREMENTAL  
PAYMENT METHOD

Examiner: *Unassigned*

Art Unit: 2164

SUPPLEMENTAL INFORMATION  
DISCLOSURE STATEMENT UNDER  
37 CFR §1.97 and §1.98

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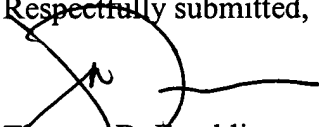
The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

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However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,



Thomas D. Franklin  
Reg. No. 43,616

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PTO/SB/08B (10-01)

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Substitute for form 1449B/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet

1

of

1

**Complete if Known**

Application Number	09/991,364
Filing Date	November 15, 2001
First Named Inventor	Allen-Rouman, Terry, et. al.
Art Unit	2164
Examiner Name	Unassigned
Attorney Docket Number	020375-002730US

**U.S. PATENT DOCUMENTS**

Examiner	Cite No. <sup>1</sup>	Document Number Number Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	AA	US-6,012,048	01-04-2000	Gustin, et al.	
	AB	US-			
	AC	US-			
	AD	US-			
	AE	US-			
	AF	US-			
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**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
	AK	PCT	WO 00/46725	A1	08-10-2000	CAYWOOD		<input type="checkbox"/>
	AL							<input type="checkbox"/>
	AM							<input type="checkbox"/>
	AN							<input type="checkbox"/>
	AO							<input type="checkbox"/>

**OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume- number(s), publisher, city and/or country where published.
	AP	TRANSPPOINT, <i>The Way to Pay Online</i> , downloaded from website <a href="http://www.transpoint.com/">http://www.transpoint.com/</a> on 2/10/2000.
	AQ	X.COM, <i>Do More with Your Money</i> , downloaded from website <a href="http://www.x.com">http://www.x.com</a> .
	AR	DOTBANK, <i>The Way to Send and receive Money on the Internet</i> , downloaded from website <a href="http://www.dotbank.com">http://www.dotbank.com</a> .

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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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